

<i>SERFF Tracking Number:</i>	<i>MWAM-127373929</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Modern Woodmen of America</i>	<i>State Tracking Number:</i>	<i>49672</i>
<i>Company Tracking Number:</i>	<i>2011DIO</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>2011 DIO-INT Endorsement</i>		
<i>Project Name/Number:</i>	<i>2011 DIO-INT Endorsement/DIO-INT</i>		

Filing at a Glance

Company: Modern Woodmen of America

Product Name: 2011 DIO-INT Endorsement

SERFF Tr Num: MWAM-127373929

State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable

SERFF Status: Closed-Approved-Closed

State Tr Num: 49672

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: 2011DIO

State Status: Approved-Closed

Filing Type: Form

Author: Krista Collins

Reviewer(s): Linda Bird

Date Submitted: 08/30/2011

Disposition Date: 09/06/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 12/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: 2011 DIO-INT Endorsement

Project Number: DIO-INT

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 09/06/2011

State Status Changed: 09/06/2011

Deemer Date:

Created By: Krista Collins

Submitted By: Krista Collins

Corresponding Filing Tracking Number:

Filing Description:

RE: 2011 DIO-INT Endorsement

Modern Woodmen of America, a fraternal benefit society, is submitting the above listed form for review and approval. This form will not replace any prior form. No part of the filing contains any unusual or possibly controversial items from normal company or industry standards. We will begin using the endorsement upon your approval and completion of our implementation procedures but not before 12/1/2011.

Endorsement form 2011 DIO-INT will be used with new issues of our flexible premium deferred variable annuity contract Form VAMWA (02-02) approved 3/6/2002. The endorsement will not be added to existing contracts.

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Variable text is indicated within [brackets] on the submitted endorsement form. Signatures and titles of Society officers will change when new officers are elected. Slight variations in font and formatting may occur during reproduction of the form.

Endorsement form 2011 DIO-INT changes the Declared Interest Option guaranteed minimum interest rate of the base contract from a fixed 3% rate to a variable rate ranging from 1-3%, in accordance with the NAIC Standard Nonforfeiture Law for Individual Deferred Annuities. No other changes were made to the previously approved contract form. The guaranteed minimum credited interest rate is determined at issue and will not change after issue; the rate may vary in the future for new issues going forward in a uniform and non-discriminatory fashion. A revised actuarial memorandum for Form VAMWA (02-02) is included in the Supporting Documentation.

Please contact me if you need additional information regarding this filing.

Sincerely,

Krista Collins
Compliance Analyst
Modern Woodmen of America
NAIC# 57541

Company and Contact

Filing Contact Information

Krista Collins, Compliance Analyst
1701 1st Avenue
Rock Island, IL 61201

krista.collins@modern-woodmen.org
309-793-5535 [Phone]
309-793-5508 [FAX]

Filing Company Information

Modern Woodmen of America
1701 1st Avenue

CoCode: 57541
Group Code: -99

State of Domicile: Illinois
Company Type: Fraternal Benefit
Society

Rock Island, IL 61201
(309) 793-5535 ext. [Phone]

Group Name:
FEIN Number: 36-1493430

State ID Number:

Filing Fees

SERFF Tracking Number: *MWAM-127373929* *State:* *Arkansas*
Filing Company: *Modern Woodmen of America* *State Tracking Number:* *49672*
Company Tracking Number: *2011DIO*
TOI: *A03I Individual Annuities - Deferred Variable* *Sub-TOI:* *A03I.002 Flexible Premium*
Product Name: *2011 DIO-INT Endorsement*
Project Name/Number: *2011 DIO-INT Endorsement/DIO-INT*

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: 1 endorsement = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Modern Woodmen of America	\$50.00	08/30/2011	51085859

SERFF Tracking Number:	MWAM-127373929	State:	Arkansas
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Product Name:	2011 DIO-INT Endorsement		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/06/2011	09/06/2011

<i>SERFF Tracking Number:</i>	<i>MWAM-127373929</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Modern Woodmen of America</i>	<i>State Tracking Number:</i>	<i>49672</i>
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Disposition

Disposition Date: 09/06/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MWAM-127373929</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement		Yes

SERFF Tracking Number: MWAM-127373929 State: Arkansas

Filing Company: Modern Woodmen of America State Tracking Number: 49672

Company Tracking Number: 2011DIO

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: 2011 DIO-INT Endorsement

Project Name/Number: 2011 DIO-INT Endorsement/DIO-INT

Form Schedule

Lead Form Number: 2011 DIO-INT

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	2011 DIO-INT	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		61.000	2011 DIO-INT Endorsement. pdf


Endorsement

This endorsement is a part of the annuity certificate to which it is attached. The endorsement modifies the terms of the certificate. In the event of a conflict between any provisions of the certificate and this endorsement, the provisions of this endorsement will prevail. The effective date of this endorsement will be the issue date of the certificate.

The first sentence of section 7.7 entitled “Declared Interest Option Interest” is removed in its entirety and replaced with the following sentence:

The guaranteed minimum interest rate applied to the declared interest option accumulated value is the guaranteed minimum interest rate shown on the Certificate Data page.

MODERN WOODMEN OF AMERICA


National Secretary

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Product Name: 2011 DIO-INT Endorsement
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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Flesch Certification is attached. Consumer Information Notice is not applicable as this is not a contract filing.

Attachment:

Readability certification 2011 DIO-INT.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: N/A this is not a contract filing.

Comments:

Item Status: **Status**
Date:

Satisfied - Item: Life & Annuity - Acturial Memo

Comments:

Attachment:

Actuarial Memorandum Form VAMWA (02-02).pdf

CERTIFICATION OF FLESCH SCALE READABILITY

RE: 2011 DIO-INT Endorsement

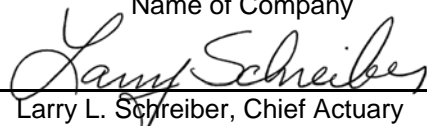
MODERN WOODMEN OF AMERICA, Rock Island, Illinois does hereby certify that the form(s) listed below is (are) greater than or equal to the minimum reading ease test score of 50.

Certificate Form	Average Words per Sentence	Average Syllables Per Word	Score
2011 DIO-INT Endorsement	14.6	1.50	61.0

MODERN WOODMEN OF AMERICA

Name of Company

By:


Larry L. Schreiber, Chief Actuary

August 18, 2011

Date